



**CTBC BANK**

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**STATEMENTS OF FINANCIAL POSITION**  
BANK CTBC INDONESIA  
AS OF DECEMBER 31, 2019

		(in millions of rupiah)
No.	ITEMS	BANK DECEMBER 31, 2019
<b>ASSETS</b>		
1.	Cash	68,890
2.	Placement at Bank Indonesia	884,512
3.	Placement at other banks	350,910
4.	Derivative receivables	125,696
5.	Securities held	3,490,225
a.	Measured at fair value through profit and loss	321,680
b.	Measured at fair value through other comprehensive income	2,104,172
c.	Measured at amortized cost	1,064,373
6.	Securities sold under repurchase agreement (repo)	-
7.	Securities purchased under resell agreement (reverse repo)	-
8.	Acceptance receivables	316,126
9.	Loans	11,513,052
a.	Measured at fair value through profit and loss	-
b.	Measured at fair value through other comprehensive income	-
c.	Measured at amortized cost	11,513,052
10.	Sharia financing	-
11.	Participation	-
12.	Allowance for impairment losses on financial assets -/-	322,284
a.	Securities held	151
b.	Loans	319,149
c.	Others	2,984
13.	Intangible assets	161,504
	Accumulated amortization of intangible assets -/-	104,459
14.	Fixed assets	131,517
	Accumulated depreciation of fixed assets -/-	111,604
15.	Non Productive assets	3,116
a.	Abandoned property	-
b.	Foreclosed assets	-
c.	Suspense accounts	3,116
d.	Interbranch asset accounts	-
i.	Operating in Indonesia	-
ii.	Operating outside Indonesia	-
16.	Allowance for loss impairment on other assets -/-	-
17.	Leasing	-
18.	Deferred tax assets	43,669
19.	Other assets	160,992
	<b>TOTAL ASSETS</b>	<b>16,711,862</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
1.	Demand deposits	2,850,546
2.	Savings deposits	716,647
3.	Time deposits	7,443,014
4.	Investment fund for revenue sharing	-
5.	Deposits from Bank Indonesia	-
6.	Deposits from others banks	1,555,306
7.	Derivatives payables	148,758
8.	Securities sold under repurchase agreement (repo)	-
9.	Acceptance payables	316,126
10.	Securities issued	-
11.	Borrowings	527,645
12.	Security deposits	42,287
13.	Interbranch liabilities accounts	-
a.	Operating in Indonesia	-
b.	Operating outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	221,908
16.	Investment funds for profit sharing	-
	<b>TOTAL LIABILITIES</b>	<b>13,822,237</b>
<b>EQUITY</b>		
17.	Paid in capital	150,000
a.	Authorized capital	200,000
b.	Unpaid in capital -/-	50,000
c.	Repurchase capital (treasury stock) -/-	-
18.	Additional paid in capital	-
a.	Agio	-
b.	Disagio -/-	-
c.	Capital contribution	-
d.	Additional paid in capital	-
e.	Others	-
19.	Others comprehensive income	36,492
a.	Adjustments due to translation of financial statements in foreign currencies	-
b.	Gains (losses) from changes in the value of financial assets measured at fair value through other comprehensive income	32,725
c.	Effective portion of cash flow hedges	-
d.	Revaluation of fixed assets	-
e.	Part of other comprehensive income of associates	-
f.	Remeasurement on defined benefit plans	12,990
g.	Income tax related to other comprehensive income	(9,223)
h.	Others	-
20.	Quacy reorganization difference	-
21.	Restructuring difference in entity under common control	-
22.	Others equity	-
23.	Reserves	30,000
a.	General reserves	30,000
b.	Specific reserves	-
24.	Retained earnings	2,673,133
a.	Previous years	2,594,085
b.	Current year	79,048
	<b>TOTAL EQUITY ATTRIBUTABLE TO OWNER</b>	<b>2,889,625</b>
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>16,711,862</b>

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
BANK CTBC INDONESIA  
AS OF DECEMBER 31, 2019

		(in millions of rupiah)
No.	ITEMS	BANK DECEMBER 31, 2019
<b>OPERATING REVENUES AND EXPENSES</b>		
<b>A. Interest Revenue and Expense</b>		
1.	<b>Interest revenue</b>	<b>1,072,133</b>
a.	Rupiah	878,918
b.	Foreign currencies	193,215
2.	<b>Interest expense</b>	<b>508,602</b>
a.	Rupiah	441,307
b.	Foreign currencies	67,295
	<b>Net Interest Income (Expense)</b>	<b>563,531</b>
<b>B. Operating Revenues and Expenses other than Interest</b>		
1.	<b>Operating Revenues other than Interest</b>	<b>1,256,199</b>
a.	Increase in mark to market financial assets	123,220
i.	Securities	21
ii.	Loans	-
iii.	Spot and derivatives	123,199
iv.	Other financial assets	-
b.	Decline in mark to market Financial Liabilities	-
c.	Gain on sales of Financial Assets	25,170
i.	Securities	25,170
ii.	Loans	-
iii.	Other financial assets	-
d.	Spot transaction and derivative gains (realised)	1,049,085
e.	Dividen	-
f.	Gain from investments in equity method	-
g.	Commissions / provisions / fee and administration	37,448
h.	Recovery of impairment loss reserves	903
i.	Other revenues	20,373
2.	<b>Operating expenses other than Interest</b>	<b>1,693,155</b>
a.	Decline in mark to market financial assets	68,809
i.	Securities	2,053
ii.	Loans	-
iii.	Spot and derivatives	66,756
iv.	Other financial assets	-
b.	Increase in mark to market Financial Liabilities	-
c.	Loss on sales of Financial Assets	17,171
i.	Securities	17,171
ii.	Loans	-
iii.	Other financial assets	-
d.	Realized loss on spot and derivatives	1,050,514
e.	Impairment loss on financial assets	161,567
i.	Securities	151
ii.	Loans	157,624
iii.	Sharia Financing	-
iv.	Others Financial Asset	3,792
f.	Actual Loss on operational risk	104
g.	Losses from investments in equity method	-
h.	Commission/provision/fee dan administration	8,380
i.	Impairment loss of other assets (non financial)	346
j.	Personel expenses	229,701
k.	Promotion expenses	12,422
l.	Others expenses	144,141
	<b>Operating Revenues and Expenses other than Interest - Net</b>	<b>(436,956)</b>
	<b>OPERATING INCOME (EXPENSE)</b>	<b>126,575</b>
<b>NON OPERATING REVENUES AND EXPENSES</b>		
1.	Gain (loss) on sales of Fixed Assets	45
2.	Gain (loss) on foreign currencies translation	(5,389)
3.	Other non operating revenue (expense)	(640)
	<b>NON OPERATING INCOME (EXPENSE)</b>	<b>(5,984)</b>
	<b>CURRENT PROFIT (LOSS) BEFORE TAX - NET</b>	<b>120,591</b>
	Income tax	41,543
a.	Current income tax provision	49,830
b.	Deferred tax income/expense	8,287
	<b>CURRENT PROFIT (LOSS) AFTER TAX - NET</b>	<b>79,048</b>
<b>OTHERS COMPREHENSIF INCOME</b>		
1.	<b>Accounts will not be reclassified to profit or loss</b>	<b>(2,256)</b>
a.	Gain from fixed asset revaluation	-
b.	Remeasurement on defined benefit plans	(3,008)
c.	Part of other comprehensive income of associates	-
d.	Others	-
e.	Income tax related items that will not be reclassified to profit or loss	752
2.	<b>Accounts will be reclassified to profit or loss</b>	<b>29,926</b>
a.	Adjustments due to translation of financial statements in foreign currencies	-
b.	Gains (losses) from changes in the value of financial assets measured at fair value through other comprehensive income	39,901
c.	Effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related items that will be reclassified to profit or loss	(9,975)
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF RELATED INCOME TAX</b>	<b>27,670</b>
	<b>TOTAL - CURRENT YEAR COMPREHENSIVE INCOME</b>	<b>106,718</b>
	<b>TRANSFER PROFIT (LOSS) TO HEAD OFFICE</b>	

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
BANK CTBC INDONESIA  
AS OF DECEMBER 31, 2019

		(in millions of rupiah)
No.	ITEMS	BANK DECEMBER 31, 2019
<b>I. COMMITMENT CLAIMS/RECEIVABLES</b>		
1.	Unused Borrowings	208,238
a.	Rupiah	-
b.	Foreign currencies	208,238
2.	Outstanding purchase of spot dan derivative	6,680,621
3.	Others	50,478
<b>II. COMMITMENT PAYABLES</b>		
1.	Undisbursed Credit Line	12,279,379
a.	BUMN	5,355,821
i.	Committed	250,000
-	Rupiah	250,000
-	Foreign currencies	-
ii.	Uncommitted	250,000
-	Rupiah	250,000
-	Foreign currencies	-
b.	Others	4,855,821
i.	Committed	743,370
ii.	Uncommitted	4,112,451
2.	Undisbursed Credit Line to other banks	-
a.	Committed	-
i.	Rupiah	-
ii.	Foreign currencies	-
a.	Uncommitted	-
i.	Rupiah	-
ii.	Foreign currencies	-
3.	Outstanding Irrevocable Trade L/C's	198,254
a.	Foreign L/C	160,644
b.	Domestic L/C	37,610
4.	Outstanding Selling of spot dan derivative	6,725,304
5.	Others	-
<b>III. CONTINGENCIES CLAIMS</b>		
1.	Guarantees received	104,119
a.	Rupiah	-
b.	Foreign currencies	104,119
2.	Interest income in settlement process	37,870
a.	Interest income on loan	37,870
b.	Other interest income	-
3.	Others	-
<b>IV. CONTINGENCIES PAYABLES</b>		
1.	Guarantees issued	71,866
a.	Rupiah	20,739
b.	Foreign currencies	51,127
2.	Others	-

**Address :**

HEAD OFFICE	: JAKARTA	: Tamara Center, Lt. 15-17, Jl. Jend. Sudirman Kav. 24, Jakarta 12920 - Indonesia, Telp. (021) 2557-8787 (Hunting), (021) 520-6780
BRANCH	: BANDUNG	: Jl. Jend. Gatot Subroto No. 17, Bandung 40262 - Indonesia, Telp. (022) 730-5900, Fax (022) 730-8878, (022) 731-6888
	SURABAYA	: Wisma Intiland (Ex Wisma Darmala), Lt. 6, Jl. Panglima Sudirman 101-103, Surabaya 60271 - Indonesia, Telp. (031) 534-8008, Fax (031) 534-8007
SUB-BRANCH	: BANDUNG	: Jl. Ir. H. Juanda (Dago) No. 56, Bandung 40115 - Indonesia, Telp. (022) 421-8708, Fax (022) 426-5101
	CIKARANG	: Komplek Ruko Union Blok A No. 2, Jl. M. H. Thamrin - Lippo Cikarang, Bekasi 17550 - Indonesia, Telp. (021) 8990-6688, Fax (021) 8990-6868
	KELAPA GADING	: Jl. Boulevard Barat Raya, Blok XC 09 No. 1-2, Kelapa Gading, Jakarta 14240 - Indonesia, Telp. (021) 4587-7078, Fax (021) 4587-7077
	MANGGA DUA	: Komplek Ruko Textile Blok E4 No. 2, Jl. Mangga Dua Raya, Jakarta 14430 - Indonesia, Telp. (021) 612-5058, Fax (021) 612-5056
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	SURABAYA	: Ruko Bukit Darmo Golf B2 No. 20 - 21, Bukit Darmo Boulevard, Surabaya 60226 - Indonesia, Telp. (031) 732-2277, Fax (031) 732-2266
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The Bank has implemented early adoption of PSAK 71 on January 2018